

<b>Information to identify the case:</b>			
Debtor 1:	<b>DeAndrea Ann Anderson</b>		Social Security number or ITIN: xxx-xx-0905
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Northern District of Texas			EIN: -----
Case number: 23-30582-swe7			Date case filed for chapter: 7 3/29/23

**Official Form 309A (For Individuals or Joint Debtors)**  
**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	DeAndrea Ann Anderson	
2. All other names used in the last 8 years	aka DeAndrea Blackwell, aka DeAndrea Watson	
3. Address	6653 McKinney Ranch Pkwy Apt 8311 McKinney, TX 75070	
4. Debtor's attorney Name and address	Mark S. Rubin Rubin & Associates, P.C. 13601 Preston Rd, Suite 500E Dallas, TX 75240	Contact Phone: (214)760-7777  Email: bankruptcy2@rubin-owens.com
5. Bankruptcy trustee Name and address	Scott M. Seidel Seidel Law Firm 6505 W. Park Blvd., Suite 306 Plano, TX 75093	Contact Phone: (214) 234-2500  Email: scott@scottseidel.com

Debtor **DeAndrea Ann Anderson**

Case number **23-30582-swe7**

<b>6. Bankruptcy clerk's office</b>	1100 Commerce Street Room 1254 Dallas, TX 75242	Hours open: Mon.–Fri 8:30–4:30  Contact Phone: 214–753–2000  Date: 3/29/23
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		
<b>7. Meeting of creditors</b>	<b>May 10, 2023 at 09:00 AM</b>  <b><u>BY TELEPHONE</u></b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtor attorneys will be responsible for verifying both the debtors' photo ID and the debtors' social security number on the record. If you are a pro se debtor who appears by telephone, the trustee may require that you appear at a continued meeting in order to present your proof of identification and social security number and to affirm that you were the one who testified at the telephonic meeting.</b>	Trustee: <b>Scott M. Seidel</b> Toll free number: <b>877–558–6034</b> Alternate number: <b>517–233–6351</b> Participant Code: <b>4157023</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
		<b>Filing deadline: 7/10/23</b>        <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  Please do not file a proof of claim unless you receive a notice to do so.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**INFORMATION FOR THE TELEPHONIC § 341 MEETING OF CREDITORS**

Because of developing issues with the COVID-19 virus and the national declaration of emergency by the President of the United States, § 341 Meetings of Creditors (?Meetings?) will be conducted telephonically. The telephone call in numbers and participant code are found on the enclosed Notice.

**Additional Dial-In Information:**

- (1) You must use a touch-tone phone to participate.
- (2) Landline preferred. If you have a choice, use a landline phone, instead of a cell phone. Do not use a speaker phone.
- (3) Dial the call-in number and then enter the participant code, which consists of 7 numbers and is followed by a # sign. Immediately place your phone on mute.
- (4) Make the call from a quiet area where there is as little background noise as possible.
- (5) As more than one Meeting will be held during this period, listen for your case to be called. When your case is called, unmute your phone and identify yourself.
- (6) When speaking during your case, identify yourself.
- (7) Do not put the phone on hold at any time after the call is connected.
- (8) If any party is attending the Meeting from the same location as another party, use separate touch-tone phones to participate.
- (9) Once the case Meeting is finished, hang up.
- (10) If you become disconnected before your Meeting is finished, call back.

**Bankruptcy Documents:**

Debtors should have their bankruptcy documents available in the event there are questions about the information in the documents.

**Recording:** The Meetings will be recorded by the trustee or United States Trustee.

In re:  
DeAndrea Ann Anderson  
Debtor

Case No. 23-30582-swe  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0539-3

User: admin

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Date Rcvd: Mar 29, 2023

Form ID: 309A

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db	+ DeAndrea Ann Anderson, 6653 McKinney Ranch Pkwy, Apt 8311, McKinney, TX 75070-2219
20089928	+ Avant Credit, 222 W Merchandise Mart, Chicago, IL 60654-1103
20089934	+ CTRMA Progressive, 14050 Summit Dr #113A, Austin, TX 78728-7101
20089929	+ Citra Urgent Care, 5230 Las Virgenes Rd Suite 210, Calabasas, CA 91302-3465
20089931	+ Comerica Bank, 6700 S Centinela Ave, Culver City, CA 90230-6304
20089935	+ Drive Casa, 11844 E Northwest Hwy, Dallas, TX 75218-1410
20089936	+ East Central SUD, PO Box 570, Adkins, TX 78101-0570
20089937	+ Envision Physician Servcies, PO Box 99082, Las Vegas, NV 89193-9082
20089944	+ Medical City McKinney, PO Box 740728, Cincinnati, OH 45274-0728
20089948	+ ProPath Associates, PO Box 678174, Dallas, TX 75267 8174
20089949	+ Speedy Cash, 7330 W 33rd St N Suite 118, Wichita, KS 67205-9370
20089950	+ Spring Creek Utility, 2300 Leichester Dr, Spring, TX 77386
20089955	+ TX Tag, PO Box 650749, Dallas TX 75265 0749
20089953	+ Texas Radiology Associates, PO Box 3368, Indianapolis, IN 46206-3368
20089952	+ Texas Radiology Associates, PO Box 631893, Cincinnati, OH 45263-1893
20089956	+ U-Haul, 6745 FM 78, San Antonio, TX 78244-1318
20089957	+ United States Attorney, 1100 Commerce, Suite 300, Dallas, TX 75242-0397
20089960	+ Vero Credit, 2333 N Broadway, Santa Ana, CA 92706-1661
20089961	+ Veterans Administration, 801 Vermont Ave NW, Washington, DC 20420-0001

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bankruptcy2@rubin-owens.com	Mar 29 2023 21:20:00	Mark S. Rubin, Rubin & Associates, P.C., 13601 Preston Rd, Suite 500E, Dallas, TX 75240
tr	+ EDI: FSMSEIDEL	Mar 30 2023 01:13:00	Scott M. Seidel, Seidel Law Firm, 6505 W. Park Blvd., Suite 306, Plano, TX 75093-6212
20089926	+ Email/Text: bankruptcynotices@aarons.com	Mar 29 2023 21:20:00	Aarons Inc, 111 S Central Expwy, McKinney, TX 75070-3743
20089927	Email/Text: CSD-BankSO@oag.texas.gov	Mar 29 2023 21:20:00	Attorney General State of Texas, Collections Div Bankruptcy, PO Box 12017 OAG CSC MC 38, Austin TX 78711 2017
20089930	Email/Text: EBN_Brea@meduitrcm.com	Mar 29 2023 21:20:00	CMRE Financial Services, 3075 E Imperial Hwy Suite 200, Brea, CA 92821
20089932	+ Email/PDF: creditonebknofications@resurgent.com	Mar 29 2023 21:30:22	Credit One Bank Correspondence, PO Box 98873, Las Vegas, NV 89193-8873
20089933	+ Email/Text: CSIBKR@CREDITSYSTEMSINTL.COM	Mar 29 2023 21:20:00	Credit Systems International Inc, PO Box 1088, Arlington, TX 76004-1088
20089938	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Mar 29 2023 21:30:31	Exeter Finance Corp, PO Box 166008, Irving, TX 75016-6008

District/off: 0539-3

User: admin

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Total Noticed: 40

20089939	+ EDI: AMINFOFP.COM	Mar 30 2023 01:13:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
20089940	+ Email/Text: FirstProgressCorrespondence@acttoday.com	Mar 29 2023 21:20:00	First Progress, PO Box 9053, Johnson City, TN 37615-9053
20089941	EDI: IRS.COM	Mar 30 2023 01:13:00	IRS CIO, PO Box 7346, Philadelphia PA 19101 7346
20089942	Email/Text: govtaudits@labcorp.com	Mar 29 2023 21:20:00	Labcorp Attn Special Operations, 1250 Chapel Hill Rd, Burlington, NC 27217
20089943	+ Email/Text: SPECIAL_SERVICES@mechanicsbank.com	Mar 29 2023 21:20:00	Mechanics Bank, PO Box 25085, Santa Ana, CA 92799-5085
20089946	+ EDI: NTXTOLWAY	Mar 30 2023 01:13:00	NTTA, 5900 W Plano Pkwy, Plano, TX 75093-4695
20089945	+ Email/Text: electronicbkydocs@nelnet.net	Mar 29 2023 21:20:00	Nelnet, PO Box 82561, Lincoln, NE 68501-2561
20089947	+ EDI: AGFINANCE.COM	Mar 30 2023 01:13:00	One Main Financial Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
20089951	Email/Text: pacer@cpa.state.tx.us	Mar 29 2023 21:20:00	State Comptroller of Public Accounts, 111 E 17th St, Austin, TX 78774-0100
20089954	+ Email/Text: collections.pacer@twc.texas.gov	Mar 29 2023 21:20:00	Texas Workforce Commission, TEC Bldg, Tax Dept, Austin, TX 78778-0001
20089958	^ MEBN	Mar 29 2023 21:15:05	US Attorney General, Department of Justice, 950 Pennsylvania Ave NW, Washington DC 20530-0001
20089959	^ MEBN	Mar 29 2023 21:14:55	US Attorney General, Department of Justice, Main Justice Building, 10th and Constitution Ave NW, Washington DC 20530-0001
20089962	+ Email/Text: ustpreion06.da.ecf@usdoj.gov	Mar 29 2023 21:20:00	William T Neary US Trustee, 1100 Commerce St Room 976, Dallas TX 75242-0996

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2023

Signature: /s/Gustava Winters